

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
FIFTH DIVISION**

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**In Re: PAUL JACOB DAVIS,**  
Debtor,

**Bankruptcy No. 04-32901**

Clinton Brown,  
Plaintiff,

**ANSWER TO COMPLAINT OF  
CLINTON BROWN  
TO DETERMINE DISCHARGEABILITY**

-vs-

Paul Jacob Davis,  
Defendant.

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Paul Jacob Davis, for his Answer to the Complaint to Determine Dischargeability of Clinton Brown, states and alleges as follows:

1. Defendant/Debtor admits the allegations contained in Paragraph 1 of Plaintiff's Complaint.
2. Defendant/Debtor denies the allegations contained in Paragraph 2 of Plaintiff's Complaint.
3. Defendant/Debtor denies the allegations contained in Paragraph 3 of Plaintiff's Complaint, except as hereinafter qualified. Defendant/Debtor further states that Plaintiff Brown initiated contact with Defendant for the purpose of buying Rolex watches through Defendant. Plaintiff wired money to Defendant for the Rolex watches. Defendant received at least six Rolex watches at a cost of approximately \$30,000. Defendant admits other funds were wire transferred to Defendant from Plaintiff.
4. Defendant/Debtor admits he is not a licensed investment advisor.
5. Defendant/Debtor denies all of the allegations contained in Paragraph 5 of Plaintiff's Complaint except as hereinafter qualified. Plaintiff talked with Defendant/Debtor regarding many investment strategies including land, horses, Rolexes, etc. Plaintiff decided he wanted to invest in the stock market and insisted that Defendant assist him. Defendant/Debtor contracted a stock broker, opened an account and continually collaborated with Plaintiff as to where to place the investments.

6. Defendant/Debtor denies the allegations contained in Paragraph 6 of Plaintiff's Complaint except as hereinafter qualified. Plaintiff asked about the money after September 11, 2003 when access to the stock market was not available. Shortly thereafter, Plaintiff continued discussions with Defendant on where he wanted the investments placed.

7. Defendant/Debtor admits the allegations contained in Paragraph 7 of Plaintiff's Complaint.

8. Defendant/Debtor admits the allegations contained in Paragraph 8 of Plaintiff's Complaint.

9. Defendant/Debtor admits the allegations contained in Paragraph 9 of Plaintiff's Complaint.

10. Defendant/Debtor denies the allegations contained in paragraphs 1 through 9 of Plaintiff's Complaint except as admitted or otherwise qualified.

11. Defendant/Debtor denies the allegations contained in Paragraphs 11 through 22 of Plaintiff's Complaint.

WHEREFORE, Defendant/Debtor respectfully requests as follows:

1. Determining that all of Plaintiff's claims against Defendant be dismissed.
2. That this Defendant/Debtor be allowed a hearing on the merits of Plaintiff's Claims
3. For such other and further relief as to the Court may seem just and equitable in the premise.

WENDLING & ASSOCIATES, P.A.

By: 

Robert J. Wendling # 183957  
Attorney for Defendant/Debtor  
201 West Burnsville Pkwy, # 106  
Burnsville, MN 55337  
(952) 894-2546

August 19, 2004

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
FIFTH DIVISION**

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**In re: PAUL JACOB DAVIS,**

**Bankruptcy Case No.: 04-32901**

**Adversary Case No.: 04-3320**

**Debtor(s).**

**CLINTON BROWN,**

**Plaintiff,**

**vs.**

**PAUL JACOB DAVIS,**

**Defendant.**

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**UNSWORN DECLARATION OF SERVICE BY MAIL**

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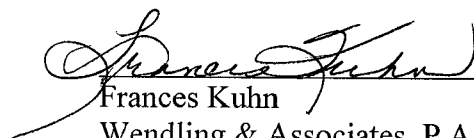
I, Frances Kuhn, state and depose that on the 20th day of August, 2004, I served a copy of the Answer To Complaint by first-class mail, postage pre-paid at Burnsville, Minnesota, upon the following individual Plaintiff to the individual's dwelling, house or usual place of abode, as follows:

John D. Hedtke, Esq.  
1217 E. First Street  
Duluth, MN 55805

U.S. Trustee  
1015 US Federal Courthouse  
300 South Fourth Street  
Minneapolis, MN 55415

Nauni Jo Manty  
333 So. 7th Street  
Suite 2000  
Minneapolis, MN 55402

Paul Jacob Davis  
13905 Fawn Ridge Way  
Apple Valley, MN 55124

  
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Frances Kuhn  
Wendling & Associates, P.A.  
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